

United States Bankruptcy Court
District of South DakotaIn re:
Jessica Lynn Paulson
DebtorCase No. 11-40201
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0869-4

User: sbrooks
Form ID: b9aPage 1 of 2
Total Noticed: 45

Date Rcvd: Apr 01, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 03, 2011.

db +Jessica Lynn Paulson, 5109 S. Culbert Ave., Sioux Falls, SD 57106-2559
 aty Stephanie C. Bengford, Assistant U.S. Attorney, PO Box 2638, Sioux Falls, SD 57101-2638
 aty Thomas A. Blake, #202, 505 W 9th St, Sioux Falls, SD 57104-3667
 1052827 ACS, Attn: Borrower Services Dept., PO Box 78208, Phoenix, AZ 85062-8208
 1052826 ACS, Attn: Borrower Services Dept., PO Box 7051, Utica, NY 13504-7051
 1052825 +Accounts Management Inc., PO Box 1843, Sioux Falls, SD 57101-1843
 1052828 Avera McKennan Hospital, P.O. Box 9191, Minneapolis, MN 55480-9191
 1052829 Avera McKennan Hospital, & University Health Center, PO Box 5045,
 Sioux Falls, SD 57117-5045
 1052830 Avera Midwest Psychiatric Medicine, PO Box 86370, Sioux Falls, SD 57118-6370
 1052831 Avera University Psychiatry Associates, PO Box 86370, Sioux Falls, SD 57118-6370
 1052832 +Chris MacDonald, 4500 West Chippewa Circle, #14, Sioux Falls, SD 57106-3751
 1052833 Citi, PO Box 688959, Des Moines, IA 50368-8959
 1052838 +Equifax, Attn: Dispute Department, PO Box 740256, Atlanta, GA 30374-0256
 1052839 +Experian, Attn: Dispute Department, PO Box 2002, Allen, TX 75013-2002
 1052843 +Home Federal Bank, 225 S. Main Ave, Sioux Falls, SD 57104-6309
 1052849 LCM Pathologists PC, PO Box 5134, Sioux Falls, SD 57117-5134
 1052851 Robert E. Hayes, Davenport, Evans, Hurwitz & Smith, PO Box 1030,
 Sioux Falls, SD 57101-1030
 1052854 South Dakota Housing, Development Authority, PO Box 1237, Pierre, SD 57501-1237
 1052855 +Southeastern Behavioral Health, 2000 S. Summit, Sioux Falls, SD 57105-2798
 1052856 The Children's Place Plan, Processing Center, Des Moines, IA 50364-0001
 1052859 +Trans Union Corporation, Attn: Dispute Department, PO Box 1000, Chester, PA 19016-1000
 1052861 ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229
 (address filed with court: US Bank, Cardmember Service, PO Box 6335, Fargo, ND 58125-6335)
 1052860 ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229
 (address filed with court: US Bank, PO Box 790408, St Louis, MO 63179-0408)
 1052862 US Department Of Education, 50 United Nations Plaza, San Francisco, CA 94102-4912

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr EDI: BLAPIERCE.COM Apr 01 2011 20:33:00 Lee Ann Pierce, Trustee, PO Box 524,
 Brookings, SD 57006-0524
 ust E-mail/Text: ustpregion12.sx.ecf@usdoj.gov Apr 01 2011 20:44:50 Bruce J. Gering,
 314 South Main Avenue, Suite 303, Sioux Falls, SD 57104-6462
 1052834 EDI: CITICORP.COM Apr 01 2011 20:33:00 Citi, PO Box 22060, Tempe, AZ 85285-2060
 1052835 EDI: CITICORP.COM Apr 01 2011 20:33:00 Citi Cards, Customer Service, PO Box 6500,
 Sioux Falls, SD 57117-6500
 1052836 EDI: DISCOVER.COM Apr 01 2011 20:33:00 Discover, PO Box 30943,
 Salt Lake City, UT 84130-0943
 1052837 EDI: DISCOVER.COM Apr 01 2011 20:33:00 Discover Bank, PO Box 15316,
 Wilmington, DE 19850-5316
 1052840 +EDI: AMINFOFP.COM Apr 01 2011 20:33:00 First Premier Bank, PO Box 5114,
 Sioux Falls, SD 57117-5114
 1052841 +EDI: RMSC.COM Apr 01 2011 20:33:00 GE Money Bank, Attn: Bankruptcy Dept., PO Box 103104,
 Roswell, GA 30076-9104
 1052842 +EDI: RMSC.COM Apr 01 2011 20:33:00 GEMB/Home Design, PO Box 981439,
 El Paso, TX 79998-1439
 1052844 EDI: HFC.COM Apr 01 2011 20:33:00 HSBC Retail Services, PO Box 15521,
 Wilmington, DE 19850-5521
 1052846 EDI: HFC.COM Apr 01 2011 20:33:00 HSBC Retail Services, PO Box 5238,
 Carol Stream, IL 60197-5238
 1052845 EDI: HFC.COM Apr 01 2011 20:33:00 HSBC Retail Services, PO Box 5244,
 Carol Stream, IL 60197-5244
 1052847 EDI: CBSKOHLS.COM Apr 01 2011 20:33:00 Kohl's, PO Box 3043, Milwaukee, WI 53201-3043
 1052848 +EDI: CBSKOHLS.COM Apr 01 2011 20:33:00 Kohl's Payment Center, PO Box 2983,
 Milwaukee, WI 53201-2983
 1052850 EDI: RMSC.COM Apr 01 2011 20:33:00 Lowes/GEMB, PO Box 530914, Atlanta, GA 30353-0914
 1052852 EDI: SEARS.COM Apr 01 2011 20:33:00 Sears, Box 6283, Sioux Falls, SD 57117-6283
 1052853 EDI: SEARS.COM Apr 01 2011 20:33:00 Sears Gold Card, PO Box 688956,
 Des Moines, IA 50368-8956
 1052857 EDI: CITICORP.COM Apr 01 2011 20:33:00 The Children's Place Plan, PO Box 653054,
 Dallas, TX 75265-3054
 1052858 EDI: WFNNB.COM Apr 01 2011 20:33:00 The Limited, PO Box 659728,
 San Antonio, TX 78265-9728
 1052863 EDI: WFNNB.COM Apr 01 2011 20:33:00 WFNNB, PO Box 182273, Columbus, OH 43218-2273
 1052864 EDI: WFNNB.COM Apr 01 2011 20:33:00 WFNNB, Bankruptcy Dept., PO Box 182125,
 Columbus, OH 43218-2125

TOTAL: 21

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

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***** BYPASSED RECIPIENTS (continued) *****

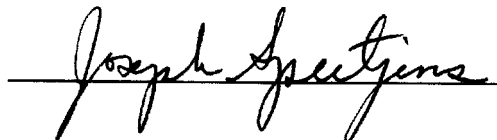
Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 03, 2011

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.

Form B9A (Chapter 7 Individual or Joint Debtor No Asset Case)

Case Number **11-40201**

UNITED STATES BANKRUPTCY COURT
District of South Dakota

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 4/1/11 .

You may be a creditor of the debtor(s). **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or online using CM/ECF (contact the clerk's office for more information regarding CM/ECF). NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

Debtor(s):

Jessica Lynn Paulson
5109 S. Culbert Ave.
Sioux Falls, SD 57106

Case Number:

11-40201

Social Security/Taxpayer ID Numbers:

xxx-xx-2186

Attorney for Debtor(s):

Thomas A. Blake
#202, 505 W 9th St
Sioux Falls, SD 57104-3667
Telephone number: (605) 336-1216

Bankruptcy Trustee:

Lee Ann Pierce
Trustee
PO Box 524
Brookings, SD 57006-0524
Telephone number: 605-692-9415

Meeting of Creditors:

Date: **May 6, 2011**Time: **03:00 PM**Location: **Suite 300, 314 S. Main Ave., Sioux Falls, SD 57104**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to Object to Discharge of Debtor(s) or to Challenge Dischargeability of Certain Debts: 7/5/11

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor(s) and the property of the debtor(s). Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor(s) can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult an attorney to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Foreign Creditors

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:

400 S. Phillips Ave., Room 104
Sioux Falls, SD 57104-6851
Telephone number: 605-357-2400
www.sdb.uscourts.gov

For the Court:

Frederick M. Entwistle
Clerk of the Bankruptcy Court

Hours Open: Monday – Friday 8:00 AM – 5:00 PM

Date: 4/1/11

SEE OTHER SIDE FOR IMPORTANT EXPLANATIONS.

EXPLANATIONS

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code § 362. Common examples of prohibited actions include contacting the debtor(s) by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor(s); repossessing property of the debtor(s); starting or continuing lawsuits or foreclosures; and garnishing or deducting from wages of the debtor(s). Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor(s) can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor(s) may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time, and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for doing so. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor(s) is (are) seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor(s). If you believe the debtor(s) is (are) not entitled to receive a discharge under Bankruptcy Code § 727(a) <i>or</i> that a debt owed to you is not dischargeable under Bankruptcy Code § 523(a)(2), (4), or (6), you must file a complaint — or a motion if you assert the discharge should be denied under § 727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Discharge of Debtor(s) <i>or</i> to Challenge Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that deadline.
Exempt Property	The debtor(s) is (are) permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor(s) must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe an exemption claimed by the debtor(s) is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's(s') property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office. You may also review them online using CM/ECF (contact the clerk's office for more information regarding CM/ECF).
Foreign Creditors	Consult an attorney familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. You may want to consult an attorney to protect your rights.
Debtor Identification	Important notice to individual debtors: All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in the dismissal of your case.

— Refer to Other Side for Important Deadlines and Notices —